

---

**PHILOSOPHY OF RATIONALISM IN ISLAMIC ECONOMICS****Ali Aminulloh**

Institut Agama Islam Az-Zaytun Indonesia

DOI: <http://dx.doi.org/10.52267/IJASER.2021.2302>**ABSTRACT**

This article discusses the impact of Rationalism philosophy on Islamic economic thought. This study employs both descriptive analytical methods and qualitative approaches. Sources and data collection techniques are carried out through literature studies of a number of journal articles and books relevant to the topic of discussion. Deductive and inductive approaches are used to analyze data. The findings of this study show that rationalism, as a philosophical school of thought that views reason as a source of knowledge and truth, has influenced Islamic economic thought, both in the method of law formation, the development of Islamic economic law implementation, the formulation of Islamic economic policies, and the formation of individual Muslim economic behavior. The conclusion states that Islamic economic thought, which is supported by the power of universal ratios, will make Islamic economics present and accepted by the public in various economic transactions carried out by the community, particularly the Muslim community, and can solve various problems of modern economic transactions. So, there is no doubt that contemporary economic contract transitions are still based on divine norms.

**KEYWORDS:** Rationalism; Law; Contemporary Contract; Islamic Economic Thought**A. INTRODUCTION**

Humans have been crowned caliphs, God's representatives on this earth, since the beginning of time (QS. Al-Baqarah: 130). This coronation, because humans have been given the power of reason or intelligence that other creatures do not have, so that they can describe the whole concept of life (al-asma kullahâ) (Surat al-Baqarah: 31). With this intellectual capital, humans are expected to be able to solve various problems of life, both in social, political, economic and other aspects, so as to bring prosperity and prosperity (Al-Baqarah: 124). Efforts to optimize the potential of their intellect, will be able to bring humans to the peak of glory, but on the contrary, if they fail to use the function of their reason, they will plunge humans into the valley of humiliation, even more despicable than other creatures (Surat At-Tin: 3-4, Al-A'raf: 179).

In the course of human civilization, human reasoning power develops along with the complexity of life's

problems and the times. Through washilah their intellect, humans always seek and formulate truth, because that is human nature (hanif). Because of the extraordinary ability of human reason, a school emerged which believed that reason was the only source of knowledge to obtain ultimate truth. So they are of the view that truths that do not originate outside the mind are imaginary and irrational. This paradigm became known as the flow of rationalism. Many thinkers are categorized in this genre. This flow begins with the ideas of Thales (640-546 BC), followed and developed by Socrates (470-399 BC), Plato (428 -348 BC), Aristotle (382-322 BC), Marcus Tullius Cicero (106-43 BC). XVII century appeared figures of modern rationalism such as Rene Descartes (1596-1650 AD), Blaise Pascal (1623-1662 AD), Issac newton (1642-1742 AD) Benedictus de Spinoza (1632-1677 AD), Nicholas Malerbranche (1638-1775 AD), Gotiefried Wilhelm von Leibniz (1646-1716 AD) and Christian Wolff (1679-1754 AD) (Mursid., 2020). All of them have a common thread, namely that reason must be the standard of truth in various things.

At the time of Rasulullah, when human reason had been defeated by human passions which caused many violations of humanity, Allah sent down revelations. All behavior of life, including economics, is guided by divine revelation. The collection of guidance is then codified into the Koran. When the Koran has come down perfectly and Muhammad's message is over, then the revelation is complete, therefore the Prophet Muhammad was given the title khatamu an-Nabiyyîn, the cover or the perfecter of the prophets (Surah Al-Ahzab: 40). Even though revelation no longer comes down, humans are given a sophisticated set of tools, namely reason. Human intellect with the ability to reason is able to uncover various mysteries and wisdom that are contained in holy verses. Then it is interpreted as well as being revealed to be legal products that bind human behavior, throughout the ages. In this context, reason or reason becomes a tool to dissect the millions of hidden meanings of divine intent in the holy book, so that people can always live from the divine will and lead to divine pleasure. Bismillahi majreha wamursaha. Even if someone does not reach the ideal truth, God is merciful and merciful, inna rabbi laghafur rahim (QS. Hud: 11).

The Koran indicates a lot for humans to use reason and reason in carrying out the mandate of this life. Several variations of words that point to this meaning, such as ya'qilûn (Al-Baqarah: 126, Ar-Ra'ad: 4, Ar-Rum: 24), yafqahûn (Al-An'am: 65, 98), yatafakkarûn (Ali-Imran: 191, Ar-Ra'ad: 3, an-Nahl: 11), yanzurûn (An-Nahl: 33, Al-'Araf: 59, Al-Baqarah: 210), yubsirûn (Ali Imran: 13, Al-An'am: 103, Ibrahim: 42), yatadabbarûn (An-Nisa: 82, Muhammad: 24), ya'lamûn (Al-'An'am: 98. Al-'Araf: 32, at-Taubah : 11), and yatadzakkarûn (Al-An'am: 152, al-'Araf: 57, an-Nahl: 17 (Baqy, 1998)). These all show that reason has a vital role in all the realities of life. So that philosophy as a product of reason has a high position in human knowledge.

Philosophy is thought to be the cradle of all scholarship (Muliono, 2019). Fancis Bacon as quoted by T.

Liang Gie (1999) calls philosophy the great mother of science. Therefore, rationalism as a stream in philosophy has colored many other disciplines, such as natural sciences, mathematics, psychology, political science, management, history, theology, law, including economic matters (Harahap, 2015).

Departing from the above thought, the author specifically tries to focus the discussion on exploring the influence of the philosophy of rationalism on Islamic economics, both in the paradigm of economic law (epistemology), economic studies (ontology), as well as economic policy and behavior (axiology). How does reason in an Islamic economy play a role in developing legal products and their implementation. This is important to study so that there is no doubt for Muslims in carrying out legal products resulting from reasoning that are not explicitly in the texts. Rasulullah has guaranteed that my people will not conspire in error, *La tajtami'u ummati 'ala dhalalah* (Zuhaily, 1986). Furthermore, it is said that *din* is rational, it will not exist for people who do not think rationally (Majah., T.t.).

## **B. METHODS**

This research uses a qualitative approach. The method used is descriptive-analytical. These approaches and methods are used to elaborate literature on the philosophy of rationalism in exploring and developing Islamic economic law and its implementation. Sources of data obtained from literature studies relevant to the object under study. Data analysis techniques are performed deductively and inductively to discover the contribution and influence of the philosophy of rationalism on the development of Islamic economics. The results of this study are expected to get the final conclusion to strengthen and develop the results of previous research on relevant themes.

## **C. RESULTS AND DISCUSSION**

### **1. An Overview of Rationalism's Philosophy**

Rationalism is linguistically derived from the English word "rationalism" (Bagus, 2002), While the term "rationalism" is derived from the Latin word "ratio," which means "reason" or "common sense" (Edward, 1967). Based on the root word, rationalism is a view that reason is a source of knowledge and justification (Lacey, 2000). Rationalists claim that truth must be obtained through proof, logic, and analysis based on facts, not sensory experience.

The flow of rationalism holds that reason must be given a major role in explaining something. In reason, there are ideas that can build knowledge regardless of reality outside reason, either in the form of experience or sensory observation (Edward, 1967). Experience and sensory observation are seen as stimulants to the mind and only serve to reinforce knowledge that the mind acquires, because reason can derive truth from itself.

The rationalists develop their thinking in two ways, namely; First, rests on the belief that there are many cases where knowledge or concepts can transcend sensory information; Second, they construct minds in various forms to provide information about the world. The method used is deduction, namely the process of finding the truth through general premises towards the specific.

There are two types of rationalism, namely rationalism in religion and philosophy (Teng., 2016). First, religious rationalism. He is the opponent of authority. Usually used to criticize religious teachings. Second, rationalism in philosophy is the opposite of empiricism and is used in the theory of knowledge. That knowledge is obtained by thinking using logical rules. In other words, knowledge comes from the discovery of reason.

In structuring knowledge, rationalism uses deductive reasoning. Deductive reasoning is a way of thinking that originates from general statements to get specific conclusions. The pattern of thinking is called a syllogism. In a syllogism, there are major premises (general statements), minor premises (special statements), and conclusions (Burhanudin, 2018). Examples of its application in understanding logic and mathematics. Both sciences are universal truths so that anyone, in any field, can use them until now (Adhim, 2012).

The figure of modern rationalism who became the representative and builder of this philosophical school was René Descartes (1596-1650). He was a very philosophical French philosopher and mathematician, whose thoughts were heavily influenced by new physics and astronomy. He was very well versed in scholastic philosophy, but many rejected the foundations of scholastic philosophy built by his predecessors. Then strive to reconstruct a new building philosophy. Its main vision is to grow the certainty of scientific knowledge, so that it can distinguish between truth and error in all sciences. Because according to him all knowledge is definite and clear knowledge or clear and distinct truth.

His thoughts were expressed in two of his most important works, namely *Discours de la Method* (1637) and *Meditationes de Prima Philosophia* (1641). In his book, it is explained that the true source of knowledge is the ratio. He believes that reason can reach the truth. Therefore, there needs to be an accurate method as a solid basis for all knowledge. This method is "doubt" or "le doute methodique", which is known in Latin with the jargon "cogito ergo sum", because thinking, then I exist. So human existence is because of thinking. Thinking or reason is consciousness (cogito).

Descartes' concept of thinking is interpreted broadly. Thinking means doubting, understanding, understanding, affirming, rejecting, willing, imagining, and feeling (Khairiyah, 2014). So, learning something must be preceded by doubting everything, including the existence of God and even his

existence. Finally, I came to a conclusion, because I had doubts, so I thought, because I thought that I existed, because I existed, God also existed and other creatures existed.

The search for truth through the method of doubt is enshrined in his work entitled A Discours on Method, that in order to obtain truth it is necessary to pay attention to four things:

- a. Truth is only declared valid when it is truly sensory and the reality is clear and emphatic, so that no doubt whatsoever can overturn it.
- b. Solve every difficulty or problem as much as possible, so that not a single doubt will overturn it.
- c. Guide the mind in an orderly manner starting from the simple and easy to know to the difficult and complex problems.
- d. In the process of searching and examining difficult things, perfect calculations and comprehensive considerations must forever be made, so that the confidence is obtained that there is nothing left behind in the exploration (Prajā, 2003).

## 2. Philosophy of Rationalism in Islamic Law

There are three sources of Islamic law, namely Al-Qur'an, Sunnah, and Ijtihad (al-Ra'y). This information is based on the hadith narrated by Ahmad Ibn Hambal, as well as Abu Dawud, Turmudzi and Baihaqi, when Muadz bin Jabbal was sent by the Prophet to Yemen. He asked Muadz: "What would you do if you were presented with a case to decide. Muadz replied: "I will decide the case based on the provisions of the Koran". Asked the Prophet: "What if it's not in the Koran? Muadz replied: 'I will decide based on the Sunnah of the Prophet. Then the Prophet asked again: "What if it is not in the sunnah of the Prophet? Muadz replied; "I will perform ijthihad with my opinion, I will not leave a case without a decision. Mu'adz said that the Prophet then patted his chest, and he said: "Alhamdulillah, praise be to Allah who gave instructions to the messenger of the Messenger of Allah with something that relieved the Messenger of Allah (Hambal, T.t)

The above hadith legitimizes ar-Ra'yu (Ratio) as a source of law that is valid and approved by the Prophet. Ijtihad in a broad sense is interpreted as exerting all the abilities to get what is expected in order to achieve happiness in the world and the hereafter. Narrowly, ijthihad is interpreted as the mobilization of thinking power for amaliyah law from interpretive arguments. Ijtihad in the field of sharia law includes ijthihad to put the law into use and ijthihad to implement the law (Djajuli, 2017). There are several methods of ijthihad used by scholars, namely Qiyâs, Istihâsân, Istishâb, Urf, Saddu ad-Darâ'I, and Mashâlih Mursalah. The methods of ijthihad use quite a lot of logic.

In the methodology of establishing law (ushul al-Fiqh) there are two schools of thought, namely the Fuqaha and Mutakallimin schools. The flow of Fuqaha or Ahnaf which was initiated by Imam Hanafi has

an empirical character, starting from the problems of *furū'* (Asy-Syathibi, 1975). Meanwhile, the Mutakallimin school has a rationalist style of thinking using deductive logic (Zein., 2017). The founding figure is Muhammad bin Idris Asy-Shafi'i who is embodied in his monumental work, *Ar-Risâlah*.

The discussion of *ushul fiqh Syafi'i* is rational, philosophical, and theoretical. His way of thinking uses deductive logic. For example, in the use of *qiyâs* as a method of *istinbâth*. The *qiyas* method is similar to Aristotle's Syllogism. According to Khallaf (2003), the *qiyas* method has four pillars, namely *al-Ashl* (an act that already has a legal status), *al-Far'* (an act for which there is no legal stipulation), *al-'ilat* (a characteristic that is the basis of the law *ashl* and be the cause that connects *ashl* and *furū'*) and *al-Hukm al-Ashl* (the law of *ashl* which will become the law of *far'*). Thus, rationalism in Islamic law is formulated as follows:

- a. Knowledge comes from revelation.
- b. Intellect is a tool for describing revelation and supporting its truth.
- c. The ultimate truth is in revelation itself, not in reason.

### 3. Philosophy of Rationalism in Islamic Economic Law

The Qur'anic verses on economics are very limited. Abdul Wahab Khalaf, as quoted by Tarigan (2012) said that the verses of the Koran regarding economic law (*ahkâm al-Iqtisâdiyah wa al-Mâliyah*) only amount to 10 verses. Even though the economic development is very fast along with the times, of course it cannot cover all the problems that arise. The existing texts are general principles in economics. The lesson that was gained was that there was space for humans to explore their minds in formulating various provisions concerning the economy. Of course, it still has a starting point of divine values to lead to the pleasure of Allah, *Bismillâhi majrêha wamursâha*. But humans should not be afraid to explore, because Allah guarantees forgiveness, if humans make an accidental mistake, *Inna rabbî laghafûru ar-rahîm*.

Due to the breadth of opportunities in terms of *iqtshadi*, the *ushul* scholars formulated a rule: *al-Ashlu fi al-mu'âmalati al-ibâhah illâ an yadulla dalîlun 'alâ tahrîmihâ*. The original law in *mu'amalah* is permissible, unless there is a argument that prohibits it (Djajuli, 2017). This rule signals that as long as economic transactions are not prohibited, then the law is permissible. In the Koran, the main principles in economic transactions are mutual acceptance (QS. An-Nisa: 29), avoiding usury (QS. Ali Iran: 130), *gharar*, and *maysir* (QS. Al-Maidah: 90).

Based on the basic principles above, jurists use syllogistic logic in applying Islamic economic principles. The most popular example and concerns the needs of many people is regarding lending and borrowing money at conventional banks. The repayment is made in installments in accordance with the agreement with the obligation to provide interest on the principal of the loan. In addition, there will be penalties for

delays which cause the interest to flower again. According to Islamic teachings, this is clearly prohibited, because there is additional (ziyadah/manfaah) from debt payments (qard) (Tarmizi, 2014). So, the solution is, the form of the transaction is not a loan, but financing with a profit-sharing system using a profit and loss sharing ratio (MUI, 2000). Financial institutions become legal and lawful to receive excess capital loans from customers. Because the excess is not in addition to the loan, but from the profit sharing.

Another example, namely multi-contract financing. This type of contract is al-'Uqud al-Mustahdatsah al-Uqud Ghairi al-Musammah, which is a contemporary contract that is not contained in the turats books. This multi-contract is made to meet the needs of the market, industry and customers in order to minimize risks and increase profits while adhering to the principles of mu'amalah syari'ah (Karim, 2015). The form of the contract can be in the form of combining two agreements without ta'alluq, combining two agreements with ta'alluq, and combining two agreements with the presence of muwatha'ah. A practical example is the ownership of a motorized vehicle with the Ijârah Muntahiyah Bi at-Tamlik (IMBT) contract combines the wa'ad (promise) contract, the ijarah (lease) contract, and the bay' (sale and purchase) contract. The gold pawn combines the qard, rahn, and ijarah contracts. Home procurement loans use the musyârah mutanâqishah contract, a combination of the musyârah, ijârah, and bay' contracts.

So, the goal oriented from the application of rationalism in Islamic law are:

- a. Obtain the truth logically without neglecting revelation
- b. Obtaining knowledge without opposing revelation, and
- c. Gaining wisdom in accepting other views.

#### **4. Philosophy of Rationalism in Islamic Economic Policy**

According to the Rationalist understanding, economic policy emphasizes human freedom in the economy without the intervention of the state and religious authorities. Pusey (1991) defines a rational economic understanding that markets and money always do better than the government, bureaucracy, and law. The characteristic of economic rationalism is economic policy based on the efficiency of market forces. This is indicated by the lack of government intervention, tax cuts, privatization, and labor market deregulation.

In the economic field, Islam places the market in an important position. Policies that support market forces can be seen in pricing theory. Rasulullah refused to intervene in the market, and left the price to the market mechanism. This is as described in the hadith narrated by Anas ibn Malik RA. At that time there was an increase in the prices of trading commodities, so they became expensive. The companions complained about this condition to the Prophet, and asked him to set a price. Rasulullah SAW replied: "Indeed, it is Allah who sets the price. He is a substance that holds back and distributes sustenance, and in fact I hope to meet Allah in a condition that none of you sue me for the injustice that causes blood and wealth to be shed" (Dawud, 1998).

The Prophet's answer means that the market price is in accordance with Sunnatullâh or according to the law of supply and demand. The occurrence of a perfect market mechanism is the result of a mass and impersonal force which is a natural phenomenon (Al-Ashfahani, T.t). A perfectly competitive market can produce fair prices for sellers or buyers. If the market mechanism is disrupted, then a fair price will not be achieved. Meanwhile, a fair price will encourage market players to compete perfectly. The Islamic system strongly encourages the concept of prices that are fair, open and in accordance with the perfect market mechanism (Sudarsono, 2003).

Economic activities during the time of the Prophet and Khulafaurrasyidin showed the important role of the market. Rasulullah highly appreciates the price set by the market as a fair price. He refuses to intervene in pricing, when prices change due to a reasonable market mechanism. But even so the market requires morality, honesty, transparency, and justice (Listiwati, 2016). If these values are upheld, there is no reason to reject market prices. This is economic rationality in Islam.

### **5. Philosophy of Rationalism in Islamic Economic Behavior**

Economic behavior is motivated by motivation and motivation is influenced by knowledge. According to Simon as quoted by Ngasifudin (2017), the theory of behavior in economics depends on the assumptions of rationality. Rationality in economics is that humans behave rationally (sensibly), and will not deliberately make decisions that make them worse off.

In the concept of rationalism, human economic behavior is related to the concept of homo economicus. The concept of homo economicus, or economic actor, is the character of humans who pursue wealth for their interests. Economic actors are portrayed as humans who avoid unnecessary work by using rational judgments. This theory has the premise of the assumption that all humans behave in this way. This concept was first put forward by John Stuart Mill of the XIX century. He defines homo economicus as a person who does work to fulfill needs, comfort and luxury, with minimal effort (Staveren, 2009). This idea is in line with the thinking of Adam Smith and David Ricardo, who regard humans as rational and selfish economic agents.

Regarding humans as homo economicus, there are two different views. On the one hand, humans are seen as being economically rational. According to this school, reason is the only way to make economic decisions or economic behavior. Thus, axiologically, economics only follows the ratio or subjective interests of humans, whether in production, distribution or consumption activities. Furthermore Chapra (2001) states that economics only pays attention to human rational behavior. The economy is encouraged to fulfill its interests by maximizing wealth and consumption in various ways. On another view, that



economicus is not the only basic human nature. Humans have other characteristics, namely social and religious.

Social and religious characteristics are distinctive features of Islamic economic behavior. If the capitalist economy aims to maximize utility, then the Islamic economy maximizes *maslahah* (Islam, 2007). The concept of *maslahah* in economics is not only beneficial to economic actors, but also to society and the environment according to divine guidance. So that Agil (1989) defines rationality as behavior towards *falah* (success and happiness in the hereafter) which is achieved through actions in accordance with Islamic norms. In line with this definition, Shiddqi (1979) defines individual Muslim rationality as individual human behavior to achieve something maximally according to Islamic teachings. Thus rationalism in economic behavior, not only pays attention to aspects of utility, profit, pleasure, but also conformity with Islamic teaching norms so as to get blessings (God's gifts that bring goodness to human life) and the pleasure of Allah. (Sjahdeini, 2014).

According to Saefudin (1977), Islamic economic studies today lead to the formation of economic behavior that has the values of truth (logic), goodness (ethic), and beauty (esthetic). An economy like this will be able to free people from acts of oppression, oppression, poverty, destitution and straighten economic actions of inhuman economic behavior, namely injustice, greed and inequality.

#### D. CONCLUSION

The philosophy of Rationalism that carries reason as a source of knowledge and truth opens the eyes of the hearts and minds of scientists, including Muslim scientists, to optimize the great divine gift of reason in exploring and developing divine norms. Rationalism has inspired in developing Islamic law through Aristotle's syllogism method. In Islamic economic law, using deductive logic, contemporary Islamic economic contract products have emerged to meet the needs of the market, industry and customers. In Islamic economic policy, the free-market mechanism is in line with the Prophet's policy in dealing with market prices. In Islamic economic behavior, rational behavior becomes the basis for individual Muslims in carrying out their economic activities while remaining based on divine norms.

#### REFERENCES

- Adhim, F. (2012). *Filsafat Ihsam Sebuah Wacana kefilsafatan Klasik hingga Kontemporer*. Malang: Literasi Nusantara Abadi.
- Aen, A. D. (2000). *Ushul Fiqh: Metodologi Hukum Islam*. Jakarta: PT. RajaGrafindo Persada.
- Agil, S. U. (1989). Rationality in Economic Theory: A Critical Appraisal. *Journal of Economics management and Accounting* vol. 2.2, 93.
- Al-Ashfahani, A.-R. (T.t). *Al-Mufradat fi Gharib Al-Qur'an*. Beirut: Beirut: Dar at-Ma'arif.

- Asy-Syathibi, A. I. (1975). *Al-Muwafaqaat fi Ushul al-Syari'ah*. Damaskus: Dar al-Qalam.
- Bagus, L. (2002). *Kamus Filsafat*. Jakarta: PT. Gramedia Pustaka Utama.
- Bahtiar, A. (2003). *Filsafat Ilmu*. Jakarta: PT. Raja Grafindo Persada.
- Baqy, M. F. (1998). *Al-Mu'jam al-Mufahray li Alfadh al-Qur'an al-Karim*. Bandung: CV. Diponegoro.
- Burhanudin, N. (2018). *Filsafat Ilmu*. Jakarta: Prenadamedia Grup.
- Chapra, U. (2001). *Masa Depan Ilmu Ekonomi: Sebuah Tinjauan Islam*. Jakarta: Gema Insani Press.
- Dawud, I. A. (1998). *Shahih Sunan Abi Dawud, Jilid II*. Riyadh: Maktabah al-Ma'arif.
- Djajuli, H. A. (2017). *Kaidah-kaidah Fikih: Kaidah-kaidah Hukum Islam dalam Menyelesaikan masalah-masalah yang Praktis*. Jakarta: Kencana.
- Edward, P. (1967). *The Encyklopedia of Philosophy vo. 7*. New York: The Macmililan Compani & The Free Press.
- Gie, T. L. (1999). *Pengantar Filsafat Ilmu*. Yogyakarta: Liberty .
- Hambal, A. b. (T.t). *Musnad Ahmad bin Hambal juz V*. Baerut: Al-Maktabah Al-Islamiyah.
- Harahap, S. (2015). *Islam & Modernitas: Dari Teori Modernitas Hingga penegakan Keslehan Modern*. Jakarta: Kencana.
- Iskandar, A. A. (2015). Melacak Teori Rasionalitas Ekonomi Berbasis Islamic Ethic. *Muqtasid vol 6 no. 2 Desember*, 23-40.
- Islam, D. P. (2007). *Text Book Ekonomi Islam*. Jakarta: BI & P3EI-UII.
- Karim, O. S. (2015). *Maqashid Bisnis dan Keuangan Islam : Sintesis Fikih dan Ekonomi*. PT. RajaGrafindo Persada: Depok.
- Khairiyah, N. (2014). Rasionalisme Descartes. *Anterior Jurnal volume 13 no. 2 Juni* , 237.
- Khallaf, A. W. (2003). *Ilmu Uşūl al-Fiqh*. Cairo: Cairo: Dar al-Hadis.
- Lacey, A. (2000). *A Dictionary of Philosophy*. New York: Routledge.
- Listiawati. (2016). *Pertumbuhan dan Pendidikan Ekonomi Islam: Analisis Kesejarahan*. Jakarta: kencana.
- Majah., I. (t.thn.). *Sunan Ibnu Majah*. Beirut: Dar Ihya al-Kutub.
- Marpaung., A. A. (2016). *Metodologi Penelitian Hukum Islam*. Jakarta: Prenadamedia Grup.
- MUI, F. D. (2000). *NO: 07/DSN-MUI/IV/2000 tentang Pembiayaan Mudharabah (Qiradh.)*. Jakarta: MUI.
- Muliono, W. A. (2019). *Filsafat Ilmu: Cara Mudah Memahami Filsafat Ilmu*. Jakarta:: Kencana.
- Mursid., M. C. (2020). *Filsafat Iman dan Filsafat ilmu Manajemen*. Magelang:: Pustaka Rumah Cinta.

- 
- Ngasifudin, M. (2017). Rasionalitas dalam Ekonomi Islam. *Jurnal Ekonomi Syariah Indonesia, Volume VII no. 2 Desember*.
- Nurijal Ismail, S. A. (2020). Rasionalisme dalam Perkembangan Ekonomi Mainstrim dan Islam di Indonesia. *jurnal Ekonomi Syariah*, 65-78.
- Praja, J. S. (2003). *Aliran-aliran Filsafat dan Etika*. Jakarta: Prenada Media.
- Pusey, M. (2003). *Economic Rationalilism in Canberra. Digital version*. The Cambridge Universitu Press: USA.
- Saefudin, A. (1997). *Nilai Dasar, Nilai Instumental, dan Fungsionalisasi Konsep Ekonomi Islam*. Jakarta: JKTTI.
- Shidiqi, M. (1979). *The Economic Enterprise in Islam*. Lahore: Islamic Publication.
- Sjahdeini, S. R. (2014). *Perbankan Syari'ah: Produk-produk dan Aspek-aspek Hukumnya*. Jakarta: Kencana.
- Staveren, J. P. (2009). *Handbook of Economic and Ethics*. United Kongdom: Edward Elgar Publishing Inc.
- Sudarsono, H. (2003). *Konsep Ekonomi Islam, Suatu Pengantar (II ed.)*. Yogyakarta: Ekonisia.
- Tarigan, A. A. (2012). *2012. Tafsir Ayat-ayat Ekonomi: Sebuah Eksplorasi Melalui Kata-kata Kunci dalam Al-Qur'an*. Bandung: Cipta Pusaka Media Perintis.
- Tarmizi, E. (2014). *Harta Haram Mu'amalat Kontemporer (VII ed.)*. Bogor: Berkat Mulia Insani.
- Teng., H. B. (2016). Rasionalis dan Rasionalisme dalam Perspektif Sejarah. *Jurnal Ilmu Budaya. Vo. 4 nomor 2 Deseber*, 15.
- Zein., S. E. (2017). *Ushul Fiqh*. Jakarta: Kencana.
- Zuhaily, W. (1986). *Ushul al-Fiqh al-Islamy jilid I*. Baerut: Dâr al-Fikr.